

Table I.D.3.a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.4%	27.4%	28.9%	33.7%	33.4%	21.4%	29.2%	24.7%
Industry group **								
Agric., fish., forest.	37.5%	--	--	--	--	--	27.4%	57.7%
Mining	20.1%*	0.0%	0.0%	2.6%*	0.0%	40.2%	16.8%*	20.3%*
Construction	32.9%	23.3%	27.3%	42.7%	44.9%	29.2%	26.7%	43.9%
Manufacturing	19.6%	34.9%	24.5%	29.5%	29.1%	15.7%	26.6%	18.9%
Transp., commu., util.	15.2%	14.0%*	65.3%	43.7%	38.4%	8.5%	37.7%	13.0%
Wholesale trade	23.4%	23.7%	32.9%	30.5%	22.4%	18.8%	28.9%	21.9%
Retail Trade	32.5%	34.0%	20.5%	43.9%	36.0%	31.6%	28.4%	33.5%
Fin., ins., real est.	24.8%	21.0%	18.7%*	29.1%	29.2%	24.4%	23.2%	25.0%
Services	30.6%	29.6%	35.2%	36.0%	37.5%	26.8%	32.1%	30.4%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	24.7%	27.4%	30.8%	33.7%	33.1%	20.5%	30.4%	23.6%
For profit, unincorporated	24.0%	25.0%	17.3%*	45.7%	24.6%	17.9%	21.4%	25.7%
Nonprofit	28.1%	33.8%	37.6%	27.8%	34.8%	25.5%	30.8%	27.9%
Unknown	31.4%	23.2%*	34.2%*	38.9%	46.8%	26.3%	30.5%*	31.4%
Age of firm								
Less than 5 years	28.1%	26.0%	27.5%	30.2%	30.4%	24.3%*	27.6%	28.9%
5-9 years	32.3%	24.7%	35.0%	36.2%	45.0%	22.3%	31.5%	32.8%
10-19 years	28.2%	25.2%	27.5%	40.1%	33.9%	16.4%	30.2%	27.1%
20 or more years	24.6%	32.8%	28.7%	29.0%	33.8%	20.5%	28.9%	24.0%
Unknown	24.2%	19.7%*	22.3%	39.9%	31.0%	22.5%	27.7%	24.2%
Multi/single status								
2 or more locations	23.2%	21.7%*	28.3%	33.9%	32.1%	21.2%	32.1%	23.0%
1 location only	31.6%	27.6%	29.0%	33.7%	35.1%	27.4%	28.9%	34.3%
Percent full-time employees								
Less than 25%	35.4%	28.8%*	40.8%	29.0%*	29.3%	44.3%	36.4%	35.0%
25-49 %	27.2%	11.6%*	32.1%*	39.9%	33.3%	25.4%	26.9%	27.3%
50-74 %	26.0%	24.1%	26.5%	27.9%	35.1%	21.9%	26.3%	26.0%
75% or more	25.2%	28.6%	28.9%	34.6%	33.2%	21.1%	29.5%	24.4%
Union presence								
No union employees	28.7%	28.1%	29.7%	34.4%	37.2%	24.2%	29.8%	28.5%
Has union employees	17.6%	37.3%*	15.2%	22.7%	16.2%	17.4%	22.6%	17.3%
Unknown	19.6%	6.5%*	36.1%	33.0%*	23.9%	18.3%	28.0%	19.0%
Percent low wage employees **								
50% or more low wage	38.1%	29.9%	27.4%*	37.5%	45.8%	34.3%	30.3%	39.9%
Less than 50% low wage	25.9%	27.3%	29.0%	33.2%	31.2%	20.0%	29.2%	24.9%
Unknown	23.8%	28.0%	28.7%*	39.7%	41.4%	22.3%	29.2%	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	2.04%	1.66%	1.96%	1.09%	1.26%	1.16%	0.94%
Industry group **								
Agric., fish., forest.	7.06%	--	--	--	--	--	8.20%	14.02%
Mining	8.85%*	0.00%	0.00%	8.34%*	0.00%	11.51%	8.64%*	6.45%*
Construction	3.60%	3.91%	4.55%	7.22%	10.04%	8.52%	2.39%	6.13%
Manufacturing	1.03%	5.01%	5.20%	4.31%	4.86%	0.90%	2.53%	1.24%
Transp., commu., util.	3.63%	6.53%*	12.69%	9.07%	6.04%	1.86%	5.69%	3.74%
Wholesale trade	1.58%	4.92%	7.43%	5.39%	4.73%	2.80%	3.02%	2.29%
Retail Trade	1.31%	5.31%	3.85%	4.23%	4.17%	2.20%	3.28%	1.58%
Fin., ins., real est.	1.63%	6.28%	6.57%*	7.90%	5.63%	1.61%	3.54%	1.74%
Services	1.44%	3.99%	2.93%	2.69%	3.06%	2.46%	1.81%	1.57%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.83%	3.15%	1.97%	1.86%	1.56%	1.05%	1.27%	1.03%
For profit, unincorporated	2.69%	5.33%	7.50%*	5.40%	5.64%	3.21%	3.89%	4.27%
Nonprofit	2.34%	8.64%	5.74%	5.79%	2.75%	3.86%	3.60%	2.60%
Unknown	4.41%	10.80%*	10.80%*	9.44%	9.55%	3.87%	9.83%*	4.60%
Age of firm								
Less than 5 years	2.43%	2.56%	7.62%	5.77%	5.08%	7.38%*	2.11%	4.57%
5-9 years	2.57%	3.60%	6.43%	4.89%	5.59%	5.25%	3.03%	5.37%
10-19 years	2.33%	4.19%	4.75%	3.52%	3.01%	1.98%	2.89%	2.79%
20 or more years	1.33%	3.72%	3.48%	3.44%	2.12%	2.03%	2.37%	1.62%
Unknown	1.09%	8.61%*	6.34%	3.60%	3.89%	1.05%	3.83%	1.15%
Multi/single status								
2 or more locations	0.98%	7.12%*	3.91%	4.01%	2.68%	1.05%	1.98%	0.98%
1 location only	1.30%	1.94%	1.86%	1.74%	1.95%	5.73%	1.24%	2.18%
Percent full-time employees								
Less than 25%	4.70%	10.82%*	11.19%	11.35%*	6.03%	5.78%	8.60%	4.45%
25-49 %	3.46%	5.51%*	12.54%*	6.80%	6.49%	3.61%	4.43%	3.81%
50-74 %	0.97%	5.23%	5.05%	5.14%	3.09%	2.76%	2.86%	1.10%
75% or more	0.89%	2.26%	2.26%	2.25%	1.36%	1.34%	1.46%	1.04%
Union presence								
No union employees	1.00%	2.01%	2.33%	2.36%	2.37%	1.57%	1.38%	1.17%
Has union employees	1.71%	11.32%*	3.97%	4.72%	3.65%	1.82%	5.37%	1.77%
Unknown	1.55%	7.38%*	10.07%	11.27%*	4.13%	1.74%	5.05%	1.64%
Percent low wage employees **								
50% or more low wage	2.80%	7.20%	9.03%*	8.00%	3.57%	1.49%	4.89%	2.91%
Less than 50% low wage	0.78%	2.03%	1.87%	2.00%	1.19%	1.22%	1.37%	1.07%
Unknown	1.36%	8.11%	9.10%*	6.37%	3.84%	1.55%	4.41%	1.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.